

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Harris, Richard D.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Reaves, Denise N.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Denise N. Reaves-Harris</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-6214</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0217</b>
Street Address of Debtor (No. and Street, City, and State): <b>1151 S. Finley Road, #202</b> <b>Lombard, IL</b> <div style="text-align: right;">ZIP Code <b>60148</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>1151 S. Finley Road, #202</b> <b>Lombard, IL</b> <div style="text-align: right;">ZIP Code <b>60148</b></div>
County of Residence or of the Principal Place of Business: <b>Dupage</b>		County of Residence or of the Principal Place of Business: <b>Dupage</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input type="checkbox"/> Full Filing Fee attached <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Harris, Richard D.****Reaves, Denise N.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Dennis W. Hoornstra****December 22, 2014**

Signature of Attorney for Debtor(s)

(Date)

**Dennis W. Hoornstra 01256947****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Harris, Richard D.**  
**Reaves, Denise N.**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Richard D. Harris**

Signature of Debtor **Richard D. Harris**

**X /s/ Denise N. Reaves**

Signature of Joint Debtor **Denise N. Reaves**

Telephone Number (If not represented by attorney)

**December 22, 2014**

Date

### Signature of Attorney\*

**X /s/ Dennis W. Hoornstra**

Signature of Attorney for Debtor(s)

**Dennis W. Hoornstra 01256947**

Printed Name of Attorney for Debtor(s)

**Law Office of Dennis W. Hoornstra**

Firm Name

**100 W. Roosevelt Road, Unit B8 103C  
Wheaton, IL 60187**

Address

**Email: d.hoornstra@sbcglobal.net**

**630-462-8100 Fax: 630-462-8127**

Telephone Number

**December 22, 2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Richard D. Harris  
Denise N. Reaves**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Richard D. Harris

Richard D. Harris

Date: December 22, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Richard D. Harris  
Denise N. Reaves**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Denise N. Reaves

Denise N. Reaves

Date: December 22, 2014

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Richard D. Harris,**  
**Denise N. Reaves**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>11,175.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>26</b>		<b>69,612.73</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>2,321.52</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>2,969.00</b>
Total Number of Sheets of ALL Schedules		<b>39</b>			
Total Assets			<b>11,175.00</b>		
Total Liabilities				<b>69,612.73</b>	



**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Richard D. Harris,**  
**Denise N. Reeves**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	490.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	490.00

**State the following:**

Average Income (from Schedule I, Line 12)	2,321.52
Average Expenses (from Schedule J, Line 22)	2,969.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	3,221.82

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		69,612.73
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		69,612.73

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash On Hand</b>	<b>J</b>	<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account with TCF</b>	<b>H</b>	<b>100.00</b>
		<b>Checking Account with Chase Bank</b>	<b>W</b>	<b>600.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>KMG Prestige, Michigan</b>	<b>W</b>	<b>585.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>General- Living Room Furniture - Couch, Love Seats, End Tables, Coffee Table, Bedroom Furniture, Kitchen Utensils, Kitchen Table and Chairs, TV's, Stereo, Refrigerator, Stove, Microwave, Dishwasher, Wash Machine, Dryer</b>	<b>J</b>	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>General clothing</b>	<b>J</b>	<b>400.00</b>
7. Furs and jewelry.		<b>Wedding Ring</b>	<b>H</b>	<b>100.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Workplace Solutions Employer Term Insurance</b>	<b>-</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
Sub-Total > (Total of this page)				<b>3,305.00</b>

2 continuation sheets attached to the Schedule of Personal Property

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Slavic Investments 401k Workplace Solutions</b>	<b>W</b>	<b>4,270.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **4,270.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 Chevy Impala</b>	<b>W</b>	<b>3,600.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **3,600.00**  
(Total of this page)  
Total > **11,175.00**

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
Cash On Hand	735 ILCS 5/12-1001(b)	20.00	20.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking Account with TCF	735 ILCS 5/12-1001(b)	100.00	100.00
Checking Account with Chase Bank	735 ILCS 5/12-1001(b)	600.00	600.00
<b>Security Deposits with Utilities, Landlords, and Others</b>			
KMG Prestige, Michigan	735 ILCS 5/12-1001(b)	585.00	585.00
<b>Household Goods and Furnishings</b>			
General- Living Room Furniture - Couch, Love Seats, End Tables, Coffee Table, Bedroom Furniture, Kitchen Utensils, Kitchen Table and Chairs, TV's, Stereo, Refrigerator, Stove, Microwave, Dishwasher, Wash Machine, Dryer	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<b>Wearing Apparel</b>			
General clothing	735 ILCS 5/12-1001(b)	400.00	400.00
<b>Furs and Jewelry</b>			
Wedding Ring	735 ILCS 5/12-1001(b)	100.00	100.00
<b>Interests in Insurance Policies</b>			
Workplace Solutions Employer Term Insurance	215 ILCS 5/238	0.00	0.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Slavic Investments 401k Workplace Solutions	735 ILCS 5/12-1006	4,270.00	4,270.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2004 Chevy Impala	735 ILCS 5/12-1001(c)	2,400.00	3,600.00

Total: **9,975.00** **11,175.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)								
Total (Report on Summary of Schedules)							<b>0.00</b>	<b>0.00</b>

0 continuation sheets attached

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>A Dental Place LTD 845 S. Main St Ste 202 Lombard, IL 60148</b>		<b>H</b>	<b>Dental Services</b>				<b>287.25</b>
Account No. <b>xx1660....</b>  <b>ACS Education Services 501 Bleecker St Utica, NY 13501</b>		<b>W</b>	<b>Student Loan</b>				<b>490.00</b>
Account No.  <b>AFP Podiatry XPhillip L Xfori DPM 4612 N Harlem Harwood Heights, IL 60706</b>		<b>H</b>	<b>Medical Services</b>				<b>558.90</b>
Account No. <b>xxxxxxxx8185</b>  <b>Alex Bros Outpatient Group Practice 1650 Moon Lake Blvd Hoffman Estates, IL 60169</b>		<b>J</b>	<b>Medical Services</b>				<b>70.45</b>
Subtotal (Total of this page)							<b>1,406.60</b>

25 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>RCS PO Box 7229 Westchester, IL 60154</b>		<b>Representing: Alex Bros Outpatient Group Practice</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxx6545</b>						
<b>Alexian Brothers Medical Center Lock Box 22589 22589 Network Place Chicago, IL 60673</b>	<b>J</b>	<b>Medical Services</b>				<b>250.30</b>
Account No.						
<b>RCS PO Box 7229 Westchester, IL 60154</b>		<b>Representing: Alexian Brothers Medical Center</b>				<b>Notice Only</b>
Account No. <b>xxxxxxa380</b>						
<b>Alexian Brothers Medical Group PO Box 843147 Boston, MA 02284</b>	<b>H</b>	<b>Medical Services</b>				<b>111.00</b>
Account No. <b>xx2835</b>						
<b>Anderson Fin Network/Bloom 404 Brock Dr PO Box 3097 Bloomington, IL 61702</b>	<b>H</b>	<b>Misc Purchases</b>				<b>266.00</b>
Sheet no. <u>1</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>627.30</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reeves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Anderson Fin Network/Bloom 404 Brock Dr PO Box 3097 Bloomington, IL 61702</b>		<b>Representing: Anderson Fin Network/Bloom</b>				<b>Notice Only</b>
Account No. <b>xxxx6329</b>						
<b>Asset Acceptance LLC PO Box 2036 Warren, MI 48090</b>	<b>J</b>	<b>Misc Purchases</b>				<b>1,138.88</b>
Account No.						
<b>Pentagroup Financial LLC 5959 Corporate Dr Ste 1400 Houston, TX 77036</b>		<b>Representing: Asset Acceptance LLC</b>				<b>Notice Only</b>
Account No. <b>xxx xx5697</b>						
<b>Associated Pathology Consultants PO Box 3680 Peoria, IL 61612</b>	<b>J</b>	<b>Medical Services</b>				<b>392.00</b>
Account No.						
<b>Northwest Collectors 3601 Algonquin Rd Ste 232 Rolling Meadows, IL 60008</b>		<b>Representing: Associated Pathology Consultants</b>				<b>Notice Only</b>
Sheet no. <u>2</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>1,530.88</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	J	<b>Medical Services</b>				
<b>Associated Pathology Consultants PO Box 3680 Peoria, IL 61612</b>						
						<b>189.00</b>
Account No.		<b>Representing: Associated Pathology Consultants</b>				<b>Notice Only</b>
<b>Northwest Collectors 3601 Algonquin Rd Ste 232 Rolling Meadows, IL 60008</b>						
Account No. <b>x8690</b>	W	<b>Medical Services</b>				
<b>Bakal Dermatology Assoc SC 1786 Moon Lake Blvd Schaumburg, IL 60194</b>						
						<b>78.00</b>
Account No. <b>386901</b>		<b>Representing: Bakal Dermatology Assoc SC</b>				<b>Notice Only</b>
<b>Certified Services 1733 Washington St Ste 201 Waukegan, IL 60085</b>						
Account No. <b>2602811599001</b>	W	<b>Membership</b>				
<b>Bally Total Fitness PO Box 1090 Norwalk, CA 90651</b>						
						<b>810.39</b>
Sheet no. <u>3</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>1,077.39</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>36946329</b>						<b>Notice Only</b>
<b>Asset Acceptance LLC PO Box 2036 Warren, MI 48090</b>		<b>Representing: Bally Total Fitness</b>				
Account No. <b>5127-3700-0002-3675</b>		<b>Misc Purchases</b>				<b>442.98</b>
<b>Bankcard Services P.O. Box 23065 Columbus, GA 31902-3065</b>	-					
Account No.						<b>222.00</b>
<b>Barrington Orthopedic Specialist 130 W. Higgins Road Hoffman Estates, IL 60169</b>	J					
Account No.						<b>Notice Only</b>
<b>Lou Harris Company 613 Academy Dr Northbrook, IL 60062</b>		<b>Representing: Barrington Orthopedic Specialist</b>				
Account No.						<b>111.00</b>
<b>Black Expressions Book Club</b>	J					
Sheet no. <b>4</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>775.98</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>RJM Acq LLC 575 Underhill Blvd., Ste 224 Syosset, NY 11791</b>		<b>Representing: Black Expressions Book Club</b>				<b>Notice Only</b>
Account No. <b>xxxxxx4427</b>						
<b>BMG Music Service PO Box 1958 Indianapolis, IN 46291</b>	<b>J</b>	<b>Misc Purchases</b>				<b>44.76</b>
Account No.						
<b>Penn Credit Corporation PO Box 988 Harrisburg, PA 17108-0988</b>		<b>Representing: BMG Music Service</b>				<b>Notice Only</b>
Account No.						
<b>RJM Acq LLC 575 Underhill Blvd., Ste 224 Syosset, NY 11791</b>		<b>Representing: BMG Music Service</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxxx0g25</b>						
<b>Bonaventure Medical Foundation 25 E. Schaumburg Road Schaumburg, IL 60194</b>	<b>H</b>	<b>Medical Services</b>				<b>86.00</b>
Sheet no. <b>5</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>130.76</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>ICS Inc. PO Box 1010 Tinley Park, IL 60477</b>		<b>Representing: Bonaventure Medical Foundation</b>				<b>Notice Only</b>
Account No. xxxxxxxx0018....						
<b>Capital One Po Box 5253 Carol Stream, IL 60197</b>	<b>W</b>	<b>Misc Purchases</b>				<b>3,044.00</b>
Account No.						
<b>Charles Laughlin Dr 800 Biesterfield Rd St 4009 Elk Grove Village, IL 60007</b>	<b>J</b>	<b>Medical Services</b>				<b>195.00</b>
Account No.						
<b>Chase Attn: Bankruptcy Dept PO Box 100018 Kennesaw, GA 30156</b>	<b>J</b>	<b>Misc Purchases</b>				<b>571.00</b>
Account No.						
<b>FirstSource Advantage, L FirstSource Financial Solutions 1232 W. State Rd2 La Porte, IN 46350</b>		<b>Representing: Chase</b>				<b>Notice Only</b>
Sheet no. <u>6</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>3,810.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reeves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx2540</b>  <b>City of Chicago Department of Finance PO Box 88292 Chicago, IL 60680-1292</b>	<b>H</b>	<b>2004 &amp; 2013 Parking Ticket</b>				<b>182.00</b>
Account No. <b>x1146</b>  <b>CMK Investments Inc., DBA All Credit Lenders PO Box 250 Gilberts, IL 60136</b>	<b>J</b>	<b>Paid Day Loan</b>				<b>496.24</b>
Account No. <b>xxxxxx1654</b>  <b>Comcast Cable PO Box 3002 Southeastern, PA 19398</b>	<b>J</b>	<b>City Utility Bill</b>				<b>184.00</b>
Account No. <b>800-444-8485</b>  <b>Convergent Outsourcing 800 SW 39th St. Renton, WA 98057-4975</b>		<b>Representing: Comcast Cable</b>				<b>Notice Only</b>
Account No. <b>1567831654</b>  <b>Credit Protection Assoc. P.O. Box 802068 Dallas, TX 75380</b>		<b>Representing: Comcast Cable</b>				<b>Notice Only</b>
Sheet no. <u>7</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>862.24</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 4011	H		City Utility Bill				1,440.00	
Comcast Chicago Seconds 2000								
Account No. 4011			Representing: Comcast Chicago Seconds 2000				Notice Only	
Credit Management 17070 Dallas Pkwy Dallas, TX 75248								
Account No.	-		Misc Purchases				1,494.00	
DAG Financial Trust 2002-A								
Account No.			Representing: DAG Financial Trust 2002-A				Notice Only	
Arrow Financial Services 5996 W Touhy Ave. Niles, IL 60714								
Account No.	J		1/7/2014 Government				2,523.00	
Dupage County Circuit Court 505 N. County Farm Rd. Wheaton, IL 60187								
Sheet no. 8 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5,457.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Harris &amp; Harris Ltd. 111 W. Jackson Blvd. #400 Chicago, IL 60604</b>		<b>Representing: Dupage County Circuit Court</b>				<b>Notice Only</b>
Account No. <b>xx5187</b>		<b>Medical Services</b>				
<b>DuPage Emergency Phys 3815 Highland Avenue Downers Grove, IL 60515</b>	<b>J</b>					<b>399.00</b>
Account No. <b>1247</b>		<b>Medical Services</b>				
<b>Elk Grove Lab Physicians PC</b>	<b>H</b>					<b>38.00</b>
Account No. <b>1247</b>		<b>Representing: Elk Grove Lab Physicians PC</b>				<b>Notice Only</b>
<b>Harvard Collection 4839 N Elston Ave Chicago, IL 60630</b>						
Account No. <b>xx-xxxx5724</b>		<b>Medical Services</b>				
<b>Elk Grove Radiology SC 75 Remittance Dr Ste 6500 Chicago, IL 60675</b>	<b>J</b>					<b>43.40</b>
Sheet no. <b>9</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>480.40</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>11020</b>  <b>Elmhurst Clinic</b> <b>75 Remittance Drive, Suite 1253</b> <b>Chicago, IL 60675</b>	<b>W</b>	<b>Medical Services</b>				<b>149.54</b>
Account No.  <b>Pellettieri &amp; Assoc.</b> <b>Dept. 77304</b> <b>PO Box 77000</b> <b>Detroit, MI 48277</b>		<b>Representing:</b> <b>Elmhurst Clinic</b>				<b>Notice Only</b>
Account No. <b>xxxxxx2114</b>  <b>Elmhurst Radiologists SC</b> <b>200 N. Berteau Ave</b> <b>Elmhurst, IL 60126</b>	<b>W</b>	<b>Medical Services</b>				<b>104.00</b>
Account No. <b>2825192114</b>  <b>Northwest Collectors</b> <b>3601 Algonquin Rd Ste 232</b> <b>Rolling Meadows, IL 60008</b>		<b>Representing:</b> <b>Elmhurst Radiologists SC</b>				<b>Notice Only</b>
Account No. <b>18273320489</b>  <b>Fingerhut</b> <b>6250 Ridgewood</b> <b>Saint Cloud, MN 56303</b>	<b>W</b>	<b>Misc Purchases</b>				<b>626.76</b>
Sheet no. <u>10</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>880.30</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>18273320489</b>  <b>Rjm Acq LLC</b> <b>575 Underhill Blvd., Ste 224</b> <b>Syosset, NY 11791</b>			<b>Representing:</b> <b>Fingerhut</b>				<b>Notice Only</b>
Account No. <b>4869-5570-2000-9040</b>  <b>First Premier Bank</b> <b>3820 N. Louise Avenue</b> <b>Sioux Falls, SD 57107</b>	W		<b>Misc Purchases</b>				<b>329.00</b>
Account No.  <b>Fong DDS Dan</b> <b>845 S. Main St Ste 202</b> <b>Lombard, IL 60148</b>	H		<b>Dental Services</b>				<b>287.00</b>
Account No.  <b>Northwest Collectors</b> <b>3601 Algonquin Rd Ste 232</b> <b>Rolling Meadows, IL 60008</b>			<b>Representing:</b> <b>Fong DDS Dan</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxx1221</b>  <b>GE Capital/Walmart</b> <b>PO Box 981400</b> <b>El Paso, TX 79998</b>	W		<b>General Creditors Owed</b>				<b>777.00</b>
Sheet no. <u>11</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>1,393.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxx3679</b>  <b>GIELSI PO Box 7860 Madison, WI 53707-7860</b>	<b>J</b>	<b>Student Loan</b>				<b>20,467.00</b>
Account No. <b>xxxxxxx1001</b>  <b>Grand Dental Associates, P.C. 3322 Solutions Center Chicago, IL 60677</b>	<b>J</b>	<b>Dental Services</b>				<b>754.00</b>
Account No.  <b>IC System Inc. PO Box 64378 Saint Paul, MN 55164</b>		<b>Representing: Grand Dental Associates, P.C.</b>				<b>Notice Only</b>
Account No.  <b>Great Lakes Higher Edu 2401 International Lane Madison, WI 53704</b>	<b>J</b>	<b>Student Loan</b>				<b>6,334.00</b>
Account No. <b>xxxx3168</b>  <b>Greco's Landscaping 212 Chicago Ave Forest Park, IL 60130</b>	<b>J</b>	<b>Paid Day Loan</b>				<b>159.61</b>
Sheet no. <u>12</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b> <b>27,714.61</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5213-3100-0018-4296</b>  <b>HSBC Bank PO Box 5253 Carol Stream, IL 60197</b>	-	<b>Misc Purchases</b>				<b>2,226.00</b>
Account No. <b>xxxx6441</b>  <b>Illinois State Toll Hwy Authority 2700 Odgen Ave Downers Grove, IL 60515-1703</b>	J	<b>Misc Purchases</b>				<b>781.00</b>
Account No.  <b>NCO Financial Systems 1 600 Holiday Plaza Dr Ste 300 Matteson, IL 60443</b>		<b>Representing: Illinois State Toll Hwy Authority</b>				<b>Notice Only</b>
Account No. <b>xxxx0679</b>  <b>Illinois State Toll Hwy Authority 2700 Odgen Ave Downers Grove, IL 60515-1703</b>	J	<b>Misc Purchases</b>				<b>2,271.00</b>
Account No.  <b>NCO Financial Systems 1 600 Holiday Plaza Dr Ste 300 Matteson, IL 60443</b>		<b>Representing: Illinois State Toll Hwy Authority</b>				<b>Notice Only</b>
Sheet no. <u>13</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>5,278.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx2576</b>		<b>J</b>	<b>Misc Purchases</b>				<b>355.00</b>
<b>Illinois State Toll Hwy Authority 2700 Odgen Ave Downers Grove, IL 60515-1703</b>							
Account No.			<b>Representing: Illinois State Toll Hwy Authority</b>				<b>Notice Only</b>
<b>NCO Financial Systems 1 600 Holiday Plaza Dr Ste 300 Matteson, IL 60443</b>							
Account No. <b>5182-8400-1709-2469</b>		<b>W</b>	<b>Misc Purchases</b>				<b>723.00</b>
<b>Imagine Mastercard PO Box 105555 Atlanta, GA 30348</b>							
Account No. <b>853258</b>			<b>Representing: Imagine Mastercard</b>				<b>Notice Only</b>
<b>Midland Funding LLC 8875 Aero Dr. Ste 200 San Diego, CA 92123</b>							
Account No.		<b>J</b>	<b>Medical Services</b>				<b>47.00</b>
<b>Integra Healthcare Equipment 747 N. Church Road Ste G7 Elmhurst, IL 60126</b>							
Sheet no. <u>14</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							<b>1,125.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxxxxx4740</b>		<b>J</b>	<b>Misc Purchases</b>				<b>453.91</b>
<b>JC Penney GE Money / Attn: Bankruptcy Dept 4125 Windward Plaza, Bldg 300 Alpharetta, GA 30005</b>							
Account No.			<b>Representing: JC Penney</b>				<b>Notice Only</b>
<b>FMS Services PO Box 681535 Schaumburg, IL 60168</b>							
Account No.		<b>-</b>	<b>Misc Purchases</b>				<b>100.65</b>
<b>Ltd Commodities 1000 Bilter Road Aurora, IL 60502</b>							
Account No.			<b>Representing: Ltd Commodities</b>				<b>Notice Only</b>
<b>PFG of Minnesota 7825 Washington Ave, S Ste 310 Minneapolis, MN 55439</b>							
Account No. <b>xxi728</b>		<b>J</b>	<b>Misc Purchases</b>				<b>520.82</b>
<b>LVNV Funding LLC PO Box 740281 Houston, TX 77274</b>							
Sheet no. <u>15</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>
							<b>1,075.38</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Representing: LVNV Funding LLC				Notice Only
NCO Financial Systems 507 Prudential Rd. Horsham, PA 19044							
Account No. xxxxx3648		J	Misc Purchases				529.77
LVNV Funding LLC PO Box 740281 Houston, TX 77274							
Account No.			Representing: LVNV Funding LLC				Notice Only
Convergent Outsourcing 10750 Hammerly Blvd #200 Houston, TX 77043							
Account No.		H	Seat Belt Required				79.30
Macon County States Attorney 253 East Wood Street Decatur, IL 62523							
Account No.			Representing: Macon County States Attorney				Notice Only
Pioneer Credit Recovery PO Box 3116 Lake City, FL 32056							
Sheet no. <u>16</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							609.07

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>City Utility Bill</b>				
<b>MCI Communications 1801 Pennsylvania Ave Washington, DC 20006</b>	<b>W</b>					<b>374.00</b>
Account No.						
<b>LVNV Funding LLC PO Box 10497 Greenville, SC 29603</b>		<b>Representing: MCI Communications</b>				<b>Notice Only</b>
Account No. <b>xx3258....</b>		<b>Misc Purchases</b>				
<b>Midland Credit Management 8875 Aero Drive, Ste 200 San Diego, CA 92123</b>	<b>W</b>					<b>754.00</b>
Account No. <b>11884032</b>		<b>Payday advance loan</b>				
<b>Payday Loan Store PO Box 7519 Chicago, IL 60680</b>	<b>W</b>					<b>990.54</b>
Account No.						
<b>Mages &amp; Price 707 Lake Cook Rd., Ste 314 Deerfield, IL 60015</b>		<b>Representing: Payday Loan Store</b>				<b>Notice Only</b>
Sheet no. <u>17</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>2,118.54</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reeves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx9468</b>  <b>Penn Credit Corporation</b> <b>PO Box 988</b> <b>Harrisburg, PA 17108-0988</b>	<b>J</b>	<b>Misc Purchases</b>				<b>49.06</b>
Account No. <b>x5727</b>  <b>Personal Women's Healthcare</b> <b>800 Biesterfield Rd #106</b> <b>Elk Grove Village, IL 60007</b>	<b>J</b>	<b>Medical Services</b>				<b>228.00</b>
Account No.  <b>Armor Systems, Co.</b> <b>1700 Kiefer Dr., Ste 1</b> <b>Zion, IL 60099</b>		<b>Representing:</b> <b>Personal Women's Healthcare</b>				<b>Notice Only</b>
Account No. <b>xxxx7269</b>  <b>Physician Anesthesia Associates</b> <b>Department 4330</b> <b>Carol Stream, IL 60188</b>	<b>H</b>	<b>Medical Services</b>				<b>36.00</b>
Account No. <b>xxxxxx7749</b>  <b>PNC Bank</b> <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222</b>	<b>J</b>	<b>Misc Purchases</b>				<b>273.20</b>
Sheet no. <u>18</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>586.26</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Capital Management Services LP 726 Exchange Street, Ste 700 Buffalo, NY 14210</b>		<b>Representing: PNC Bank</b>				<b>Notice Only</b>
Account No.						
<b>Providian National Bank 295 Main St Tilton, NH 03276</b>	<b>J</b>	<b>Misc Purchases</b>				<b>1,632.21</b>
Account No.						
<b>Asset Recovery Solutions 2200 E. Devon Ave Des Plaines, IL 60018</b>		<b>Representing: Providian National Bank</b>				<b>Notice Only</b>
Account No.						
<b>Convergent Outsourcing 10750 Hammerly Blvd #200 Houston, TX 77043</b>		<b>Representing: Providian National Bank</b>				<b>Notice Only</b>
Account No. <b>xx-xxxx4434</b>						
<b>Resurgent Capital Services Attn: Bankruptcy Dept. PO Box 10587 Greenville, SC 29603</b>	<b>J</b>	<b>Misc Purchases</b>				<b>171.50</b>
Sheet no. <u>19</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>1,803.71</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reeves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						Notice Only
<b>CBCS PO Box 163250 Columbus, OH 43216-3250</b>		<b>Representing: Resurgent Capital Services</b>				
Account No.						511.00
<b>RPW Obstetric &amp; Gynecology 360 Butterfield Rd Elmhurst, IL 60126</b>		<b>J</b> <b>Medical Services</b>				
Account No.						Notice Only
<b>Merchants' Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606</b>		<b>Representing: RPW Obstetric &amp; Gynecology</b>				
Account No. <b>9948339167100012003</b>						2,276.00
<b>Sallie Mae 11100 USA Pkwy Fishers, IN 46037</b>		<b>W</b> <b>Student Loan</b>				
Account No. <b>9948339167100022003</b>						3,072.00
<b>Sallie Mae 11100 USA Pkwy Fishers, IN 46037</b>		<b>W</b> <b>Student Loan</b>				
Sheet no. <u>20</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>5,859.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. <b>xxx2842</b>		W	City Utility Bill				218.00	
SBC Illinois 6734 Joliet Rd La Grange, IL 60525								
Account No. <b>823842</b>			Representing: SBC Illinois				Notice Only	
Allied Interstate 435 Ford Rd Ste 800 Minneapolis, MN 55426								
Account No. <b>9100388267570</b>		W	Misc Purchases				208.00	
Seventh Avenue 1112 7th Avenue Monroe, WI 53566								
Account No. <b>577091262103xxxx</b>		-	Misc Purchases				720.00	
Spiegel 101 Crossway Park West Woodbury, NY 11797								
Account No. <b>xxxxx2003</b>		J	City Utility Bill				142.00	
T-Mobile 12920 SE 38th St Bellevue, WA 98006								
Sheet no. <u>21</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	1,288.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Receivables Preformance 20816 44th Ave. W Lynnwood, WA 98036</b>		<b>Representing: T-Mobile</b>				<b>Notice Only</b>
Account No. <b>491822003</b>						
<b>Sunrise Credit Services, Inc. PO Box 9100 Farmingdale, NY 11735</b>		<b>Representing: T-Mobile</b>				<b>Notice Only</b>
Account No. <b>xxxx9407</b>						
<b>The Hamilton Collection Inc. 9204 Center For Arts Drive Niles, IL 60714</b>	<b>J</b>	<b>Misc Purchases</b>				<b>30.00</b>
Account No.						
<b>National Recovery Agency 2491 Paxton St Harrisburg, PA 17111</b>		<b>Representing: The Hamilton Collection Inc.</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxxx7690</b>						
<b>Toyota Motor Credit Corp. 5005 N. River Blvd. NE Cedar Rapids, IA 52411</b>	<b>J</b>	<b>2/28/2007 Auto Loan</b>				<b>Unknown</b>
Sheet no. <b>22</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>30.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reeves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxxx1024</b>  <b>US Dept of Education PO Box 2287 Atlanta, GA 30301</b>	<b>W</b>	<b>Student Loan</b>				<b>29.00</b>
Account No. <b>044100001942281</b>  <b>Washington Mutual P.O. Box 660509 Dallas, TX 75266-0509</b>		<b>Misc Purchases</b>				<b>586.31</b>
Account No. <b>200809h8352</b>  <b>Capital Management Services LP 726 Exchange Street, Ste 700 Buffalo, NY 14210</b>	<b>-</b>	<b>Representing: Washington Mutual</b>				<b>Notice Only</b>
Account No.  <b>Firstsource Advantage, LLC 205 bryant Woods South Buffalo, NY 14228</b>		<b>Representing: Washington Mutual</b>				<b>Notice Only</b>
Account No.  <b>Washington Mutual P.O. Box 660509 Dallas, TX 75266-0509</b>	<b>-</b>					<b>160.02</b>
Sheet no. <b>23</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>775.33</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>8142056</b>						<b>Notice Only</b>
<b>West Asset Management Inc. PO Box 790113 Saint Louis, MO 63179</b>		<b>Representing: Washington Mutual</b>				
Account No. <b>5127-3700-0002-3675</b>						<b>442.00</b>
<b>WEB Bank 8405 SW Nimbus Avenue Beaverton, OR 97008</b>	<b>W</b>	<b>Misc Purchases</b>				
Account No. <b>1119</b>						<b>Notice Only</b>
<b>Genesis Financial Solutions PO Box 460 Beaverton, OR 97075</b>		<b>Representing: WEB Bank</b>				
Account No. <b>xxxx0790</b>						<b>442.98</b>
<b>Webbank-Pearl Card 8405 SW Nimbus Avenue Beaverton, OR 97008</b>	<b>J</b>	<b>Misc Purchases</b>				
Account No.						<b>Notice Only</b>
<b>Genesis Bankcard Services 8405 SW Rimbus Ave Ste A Beaverton, OR 97008</b>		<b>Representing: Webbank-Pearl Card</b>				
Sheet no. <b>24</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>884.98</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>National Action Financial Services PO Box 9027 Buffalo, NY 14231</b>		<b>Representing: Webbank-Pearl Card</b>				<b>Notice Only</b>
Account No.						
<b>Tate &amp; Kirlin Associates 2810 Southhampton Rd Philadelphia, PA 19154</b>		<b>Representing: Webbank-Pearl Card</b>				<b>Notice Only</b>
Account No. <b>3886293771190001</b>		<b>Student Loan</b>				
<b>Wells Fargo Educational PO Box 84712 Sioux Falls, SD 57104</b>	-					<b>490.00</b>
Account No. <b>xxxxxxx7119</b>		<b>10/01/2005 Student Loan</b>				
<b>Wells Fargo EFS PO Box 84712 Sioux Falls, SD 57118-4712</b>	J					<b>1,313.00</b>
Account No. <b>900912xxxx</b>		<b>Student Loan</b>				
<b>Western Intl Unv Online 4615 E Elwood St., Fl 3 Phoenix, AZ 85040</b>	W					<b>230.00</b>
Sheet no. <b>25</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>2,033.00</b>
						Total (Report on Summary of Schedules)
						<b>69,612.73</b>

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>KMG Prestige 102 S. Main St. Mount Pleasant, MI 48858</b>	<b>Residential Lease Term 1/31/14 thru 2/1/15 \$585 per month</b>

In re **Richard D. Harris,  
Denise N. Reaves**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

Fill in this information to identify your case:

Debtor 1 Richard D. Harris

Debtor 2 Denise N. Reaves  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number (If known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 61

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Suite Server

Levy Premium Foodservice

980 N Michigan Ave  
Chicago, IL 60611

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Workplace Solutions

2400 Wold Rd. #1400  
Westchester, IL 60154

How long employed there? 16 seasons

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>2,275.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>2,275.00</u>

Debtor 1 **Richard D. Harris**  
Debtor 2 **Denise N. Reeves**

Case number (if known) \_\_\_\_\_

		For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b> .....	4.	\$ <b>0.00</b>	\$ <b>2,275.00</b>
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a.	\$ <b>0.00</b>	\$ <b>270.30</b>
5b. <b>Mandatory contributions for retirement plans</b>	5b.	\$ <b>0.00</b>	\$ <b>0.00</b>
5c. <b>Voluntary contributions for retirement plans</b>	5c.	\$ <b>0.00</b>	\$ <b>100.00</b>
5d. <b>Required repayments of retirement fund loans</b>	5d.	\$ <b>0.00</b>	\$ <b>158.80</b>
5e. <b>Insurance</b>	5e.	\$ <b>0.00</b>	\$ <b>12.38</b>
5f. <b>Domestic support obligations</b>	5f.	\$ <b>0.00</b>	\$ <b>0.00</b>
5g. <b>Union dues</b>	5g.	\$ <b>0.00</b>	\$ <b>0.00</b>
5h. <b>Other deductions.</b> Specify: _____	5h.+	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ <b>0.00</b>	\$ <b>541.48</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7.	\$ <b>0.00</b>	\$ <b>1,733.52</b>
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <b>0.00</b>	\$ <b>0.00</b>
8b. <b>Interest and dividends</b>	8b.	\$ <b>0.00</b>	\$ <b>0.00</b>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <b>0.00</b>	\$ <b>0.00</b>
8d. <b>Unemployment compensation</b>	8d.	\$ <b>588.00</b>	\$ <b>0.00</b>
8e. <b>Social Security</b>	8e.	\$ <b>0.00</b>	\$ <b>0.00</b>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$ <b>0.00</b>	\$ <b>0.00</b>
8g. <b>Pension or retirement income</b>	8g.	\$ <b>0.00</b>	\$ <b>0.00</b>
8h. <b>Other monthly income.</b> Specify: _____	8h.+	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ <b>588.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <b>588.00</b>	\$ <b>1,733.52</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11.	+\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12.	\$ <b>2,321.52</b>	
<b>Combined monthly income</b>			
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input type="checkbox"/> No.			
<input checked="" type="checkbox"/> Yes. Explain: <b>Mr. Harris will be unemployed due to the end of the white sox season.</b>			

Fill in this information to identify your case:

Debtor 1 Richard D. Harris

Debtor 2 Denise N. Reaves  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number  
(If known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

3

- ☐ No
- ☒ Yes

Daughter

9

- ☐ No
- ☒ Yes

Daughter

11

- ☐ No
- ☒ Yes

Daughter

17

- ☐ No
- ☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 585.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Richard D. Harris**  
Debtor 2 **Denise N. Reaves**

Case number (if known) \_\_\_\_\_

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<u>95.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>0.00</u>
6d. Other. Specify: <u>Cable/phone/internet/cell phone</u>	6d. \$	<u>380.00</u>
<b>7. Food and housekeeping supplies</b>	7. \$	<u>650.00</u>
<b>8. Childcare and children's education costs</b>	8. \$	<u>0.00</u>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<u>295.00</u>
<b>10. Personal care products and services</b>	10. \$	<u>0.00</u>
<b>11. Medical and dental expenses</b>	11. \$	<u>60.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>400.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>70.00</u>
<b>14. Charitable contributions and religious donations</b>	14. \$	<u>0.00</u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>134.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	<u>0.00</u>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>		
18. \$		<u>0.00</u>
<b>19. Other payments you make to support others who do not live with you.</b>		
19. \$		<u>0.00</u>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
<b>21. Other:</b> Specify: <u>Child Care</u>	21. +\$	<u>300.00</u>
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	<u>2,969.00</u>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>2,321.52</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>2,969.00</u>
<b>23c. Subtract your monthly expenses from your monthly income.</b> The result is your <i>monthly net income</i> .		
	23c. \$	<u>-647.48</u>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		



**United States Bankruptcy Court**  
**Northern District of Illinois**In re **Richard D. Harris**  
**Denise N. Reaves**

Debtor(s)

Case No.

Chapter

7**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 22, 2014Signature /s/ Richard D. Harris**Richard D. Harris**

Debtor

Date December 22, 2014Signature /s/ Denise N. Reaves**Denise N. Reaves**

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

United States Bankruptcy Court  
Northern District of Illinois

In re **Richard D. Harris**  
**Denise N. Reeves**

Debtor(s)

Case No.

Chapter

**7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$33,031.31**  
**\$38,938.00**  
**\$30,325.00**

SOURCE  
**2014: YTD**  
**2013: Both Employment**  
**2012: Both Employment Income**

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

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### 3. Payments to creditors

None

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	-------------------------	---------------------------------	--------------------------

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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### 6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
CMK Investments Inc., DBA All Credit Lenders PO Box 250 Gilberts, IL 60136	1/3/13	In the event regular payments are not made, creditor has a right to wage assignment pursuant to 740 ILCS 170/1 et. seq.

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office of Dennis W. Hoornstra	2/7/09	\$100.00
100 W. Roosevelt Road, Unit B-8	10/30/10	\$100.00
Wheaton, IL 60187	2/6/12	\$400.00
	1/11/14	\$100.00
	2/21/14	\$200.00

### 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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#### 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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B7 (Official Form 7) (04/13)

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**18 . Nature, location and name of business**

None

☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None

☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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B7 (Official Form 7) (04/13)

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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **December 22, 2014**

Signature **/s/ Richard D. Harris**  
**Richard D. Harris**  
Debtor

Date **December 22, 2014**

Signature **/s/ Denise N. Reaves**  
**Denise N. Reaves**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*



B8 (Form 8) (12/08)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Richard D. Harris**  
**Denise N. Reaves**

Debtor(s)

Case No.

Chapter

7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>-NONE-</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained  If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is (check one): <input type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **December 22, 2014**

Signature **/s/ Richard D. Harris**  
**Richard D. Harris**  
Debtor

Date **December 22, 2014**

Signature **/s/ Denise N. Reaves**  
**Denise N. Reaves**  
Joint Debtor

United States Bankruptcy Court  
Northern District of Illinois

In re **Richard D. Harris**  
**Denise N. Reaves**

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>1,500.00</u>
Prior to the filing of this statement I have received .....	\$	<u>900.00</u>
Balance Due .....	\$	<u>600.00</u>

2. \$ 87.50 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: December 22, 2014

/s/ Dennis W. Hoornstra

**Dennis W. Hoornstra 01256947**  
**Law Office of Dennis W. Hoornstra**  
**100 W. Roosevelt Road, Unit B8 103C**  
**Wheaton, IL 60187**  
**630-462-8100 Fax: 630-462-8127**  
**d.hoornstra@sbcglobal.net**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

**Bankruptcy Code.**

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Richard D. Harris  
Denise N. Reaves**

Debtor(s)

Case No.

Chapter

**7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Richard D. Harris  
Denise N. Reaves**

Printed Name(s) of Debtor(s)

X **/s/ Richard D. Harris**

Signature of Debtor

**December 22, 2014**

Date

Case No. (if known)

X **/s/ Denise N. Reaves**

Signature of Joint Debtor (if any)

**December 22, 2014**

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Northern District of Illinois**

In re Richard D. Harris  
Denise N. Reaves Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 111

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 22, 2014 /s/ Richard D. Harris  
Richard D. Harris  
Signature of Debtor

Date: December 22, 2014 /s/ Denise N. Reaves  
Denise N. Reaves  
Signature of Debtor

A Dental Place LTD  
845 S. Main St  
Ste 202  
Lombard, IL 60148

Bakal Dermatology Assoc SC  
1786 Moon Lake Blvd  
Schaumburg, IL 60194

Chase  
Attn: Bankruptcy Dept  
PO Box 100018  
Kennesaw, GA 30156

ACS Education Services  
501 Bleecker St  
Utica, NY 13501

Bally Total Fitness  
PO Box 1090  
Norwalk, CA 90651

City of Chicago  
Department of Finance  
PO Box 88292  
Chicago, IL 60680-1292

AFP Podiatry  
XPhillip L Xfori DPM  
4612 N Harlem  
Harwood Heights, IL 60706

Bankcard Services  
P.O. Box 23065  
Columbus, GA 31902-3065

CMK Investments Inc.,  
DBA All Credit Lenders  
PO Box 250  
Gilberts, IL 60136

Alex Bros Outpatient Group Practice  
1650 Moon Lake Blvd  
Hoffman Estates, IL 60169

Barrington Orthopedic Specialist  
130 W. Higgins Road  
Hoffman Estates, IL 60169

Comcast Cable  
PO Box 3002  
Southeastern, PA 19398

Alexian Brothers Medical Center  
Lock Box 22589  
22589 Network Place  
Chicago, IL 60673

Black Expressions Book Club

Comcast Chicago Seconds 2000

Alexian Brothers Medical Group  
PO Box 843147  
Boston, MA 02284

BMG Music Service  
PO Box 1958  
Indianapolis, IN 46291

DAG Financial Trust 2002-A

Anderson Fin Network/Bloom  
404 Brock Dr  
PO Box 3097  
Bloomington, IL 61702

Bonaventure Medical Foundation  
25 E. Schaumburg Road  
Schaumburg, IL 60194

Dupage County Circuit Court  
505 N. County Farm Rd.  
Wheaton, IL 60187

Asset Acceptance LLC  
PO Box 2036  
Warren, MI 48090

Capital One  
Po Box 5253  
Carol Stream, IL 60197

DuPage Emergency Phys  
3815 Highland Avenue  
Downers Grove, IL 60515

Associated Pathology Consultants  
PO Box 3680  
Peoria, IL 61612

Charles Laughlin Dr  
800 Biesterfield Rd St 4009  
Elk Grove Village, IL 60007

Elk Grove Lab Physicians PC



Elk Grove Radiology SC  
75 Remittance Dr Ste 6500  
Chicago, IL 60675

Great Lakes Higher Edu  
2401 International Lane  
Madison, WI 53704

LVNV Funding LLC  
PO Box 740281  
Houston, TX 77274

Elmhurst Clinic  
75 Remittance Drive, Suite 1253  
Chicago, IL 60675

Greco's Landscaping  
212 Chicago Ave  
Forest Park, IL 60130

Macon County States Attorney  
253 East Wood Street  
Decatur, IL 62523

Elmhurst Radiologists SC  
200 N. Berteau Ave  
Elmhurst, IL 60126

HSBC Bank  
PO Box 5253  
Carol Stream, IL 60197

MCI Communications  
1801 Pennsylvania Ave  
Washington, DC 20006

Fingerhut  
6250 Ridgewood  
Saint Cloud, MN 56303

Illinois State Toll Hwy Authority  
2700 Odgen Ave  
Downers Grove, IL 60515-1703

Midland Credit Management  
8875 Aero Drive, Ste 200  
San Diego, CA 92123

First Premier Bank  
3820 N. Louise Avenue  
Sioux Falls, SD 57107

Imagine Mastercard  
PO Box 105555  
Atlanta, GA 30348

Payday Loan Store  
PO Box 7519  
Chicago, IL 60680

Fong DDS Dan  
845 S. Main St Ste 202  
Lombard, IL 60148

Integra Healthcare Equipment  
747 N. Church Road  
Ste G7  
Elmhurst, IL 60126

Penn Credit Corporation  
PO Box 988  
Harrisburg, PA 17108-0988

GE Capital/Walmart  
PO Box 981400  
El Paso, TX 79998

JC Penney  
GE Money / Attn: Bankruptcy Dept  
4125 Windward Plaza, Bldg 300  
Alpharetta, GA 30005

Personal Women's Healthcare  
800 Biesterfield Rd #106  
Elk Grove Village, IL 60007

GIELSI  
PO Box 7860  
Madison, WI 53707-7860

KMG Prestige  
102 S. Main St.  
Mount Pleasant, MI 48858

Physician Anesthesia Associates  
Department 4330  
Carol Stream, IL 60188

Grand Dental Associates, P.C.  
3322 Solutions Center  
Chicago, IL 60677

Ltd Commodities  
1000 Bilter Road  
Aurora, IL 60502

PNC Bank  
2730 Liberty Ave  
Pittsburgh, PA 15222

Providian National Bank  
295 Main St  
Tilton, NH 03276

Toyota Motor Credit Corp.  
5005 N. River Blvd. NE  
Cedar Rapids, IA 52411

Armor Systems, Co.  
1700 Kiefer Dr., Ste 1  
Zion, IL 60099

Resurgent Capital Services  
Attn: Bankruptcy Dept.  
PO Box 10587  
Greenville, SC 29603

US Dept of Education  
PO Box 2287  
Atlanta, GA 30301

Arrow Financial Services  
5996 W Touhy Ave.  
Niles, IL 60714

RPW Obstetric & Gynecology  
360 Butterfield Rd  
Elmhurst, IL 60126

Washington Mutual  
P.O. Box 660509  
Dallas, TX 75266-0509

Asset Recovery Solutions  
2200 E. Devon Ave  
Des Plaines, IL 60018

Sallie Mae  
11100 USA Pkwy  
Fishers, IN 46037

WEB Bank  
8405 SW Nimbus Avenue  
Beaverton, OR 97008

Capital Management Services LP  
726 Exchange Street, Ste 700  
Buffalo, NY 14210

SBC Illinois  
6734 Joliet Rd  
La Grange, IL 60525

Webbank-Pearl Card  
8405 SW Nimbus Avenue  
Beaverton, OR 97008

CBCS  
PO Box 163250  
Columbus, OH 43216-3250

Seventh Avenue  
1112 7th Avenue  
Monroe, WI 53566

Wells Fargo Educational  
PO Box 84712  
Sioux Falls, SD 57104

Certified Services  
1733 Washington St Ste 201  
Waukegan, IL 60085

Spiegel  
101 Crossway Park West  
Woodbury, NY 11797

Wells Fargo EFS  
PO Box 84712  
Sioux Falls, SD 57118-4712

Convergent Outsourcing  
800 SW 39th St.  
Renton, WA 98057-4975

T-Mobile  
12920 SE 38th St  
Bellevue, WA 98006

Western Intl Unv Online  
4615 E Elwood St., Fl 3  
Phoenix, AZ 85040

Convergent Outsourcing  
10750 Hammerly Blvd #200  
Houston, TX 77043

The Hamilton Collection Inc.  
9204 Center For Arts Drive  
Niles, IL 60714

Allied Interstate  
435 Ford Rd Ste 800  
Minneapolis, MN 55426

Credit Management  
17070 Dallas Pkwy  
Dallas, TX 75248

Credit Protection Assoc.  
P.O. Box 802068  
Dallas, TX 75380

ICS Inc.  
PO Box 1010  
Tinley Park, IL 60477

NCO Financial Systems 1  
600 Holiday Plaza Dr Ste 300  
Matteson, IL 60443

FirstSource Advantage, L  
FirstSource Financial Solutions  
1232 W. State Rd2  
La Porte, IN 46350

Lou Harris Company  
613 Academy Dr  
Northbrook, IL 60062

Northwest Collectors  
3601 Algonquin Rd Ste 232  
Rolling Meadows, IL 60008

Firstsource Advantage, LLC  
205 Bryant Woods South  
Buffalo, NY 14228

LVNV Funding LLC  
PO Box 10497  
Greenville, SC 29603

Pellettieri & Assoc.  
Dept. 77304  
PO Box 77000  
Detroit, MI 48277

FMS Services  
PO Box 681535  
Schaumburg, IL 60168

Mages & Price  
707 Lake Cook Rd., Ste 314  
Deerfield, IL 60015

Pentagroup Financial LLC  
5959 Corporate Dr  
Ste 1400  
Houston, TX 77036

Genesis Bankcard Services  
8405 SW Rimbus Ave Ste A  
Beaverton, OR 97008

Merchants' Credit Guide Co.  
223 W. Jackson Blvd.  
Chicago, IL 60606

PFG of Minnesota  
7825 Washington Ave, S Ste 310  
Minneapolis, MN 55439

Genesis Financial Solutions  
PO Box 460  
Beaverton, OR 97075

Midland Funding LLC  
8875 Aero Dr. Ste 200  
San Diego, CA 92123

Pioneer Credit Recovery  
PO Box 3116  
Lake City, FL 32056

Harris & Harris Ltd.  
111 W. Jackson Blvd. #400  
Chicago, IL 60604

National Action Financial Services  
PO Box 9027  
Buffalo, NY 14231

RCS  
PO Box 7229  
Westchester, IL 60154

Harvard Collection  
4839 N Elston Ave  
Chicago, IL 60630

National Recovery Agency  
2491 Paxton St  
Harrisburg, PA 17111

Receivables Preformance  
20816 44th Ave. W  
Lynnwood, WA 98036

IC System Inc.  
PO Box 64378  
Saint Paul, MN 55164

NCO Financial Systems  
507 Prudential Rd.  
Horsham, PA 19044

Rjm Acq LLC  
575 Underhill Blvd., Ste 224  
Syosset, NY 11791

Sunrise Credit Services, Inc.  
PO Box 9100  
Farmingdale, NY 11735

Tate & Kirlin Associates  
2810 Southhampton Rd  
Philadelphia, PA 19154

West Asset Management Inc.  
PO Box 790113  
Saint Louis, MO 63179